

<i>SERFF Tracking Number:</i>	<i>BNLB-125703348</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Bankers Life and Casualty Company</i>	<i>State Tracking Number:</i>	<i>39355</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>MS02I Individual Medicare Supplement - Pre-Standardized</i>	<i>Sub-TOI:</i>	<i>MS02I.000 Medicare Supplement - Pre-Standardized</i>
<i>Product Name:</i>	<i>Pre-Standardized Pool</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## Filing at a Glance

Company: Bankers Life and Casualty Company

Product Name: Pre-Standardized Pool      SERFF Tr Num: BNLB-125703348      State: ArkansasLH

TOI: MS02I Individual Medicare Supplement - Pre-Standardized      SERFF Status: Closed      State Tr Num: 39355

Sub-TOI: MS02I.000 Medicare Supplement - Pre-Standardized      Co Tr Num:      State Status: Filed-Closed

Filing Type: Rate	Co Status: Submitted	Reviewer(s): Stephanie Fowler
	Author: Diana Willis	Disposition Date: 06/25/2008
	Date Submitted: 06/19/2008	Disposition Status: Filed

Implementation Date Requested:      Implementation Date:

State Filing Description:

## General Information

Project Name:	Status of Filing in Domicile: Authorized
Project Number:	Date Approved in Domicile: 05/30/2008
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 06/25/2008	
State Status Changed: 06/25/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
2009 Premium Rates for Policy Form GR-73S, GR-75R, GR-A002, GR-A020, P1-56566-A, P1-67720-A	

We are submitting 2009 rates for the captioned forms. For this filing, we have pooled together all of our Pre-Standardized Medicare Supplement Forms. These forms were previously approved in most states between mid-1979 and late-1990 but are no longer for sale. All are guaranteed renewable Parts A and B Medicare Supplement forms.

SERFF Tracking Number: BNLB-125703348 State: Arkansas  
Filing Company: Bankers Life and Casualty Company State Tracking Number: 39355  
Company Tracking Number:  
TOI: MS021 Individual Medicare Supplement - Pre- Sub-TOI: MS021.000 Medicare Supplement - Pre-  
Standardized Standardized  
Product Name: Pre-Standardized Pool  
Project Name/Number: /

There are no dollar limits to the total benefits paid.

Even though benefits payable increased January 1, 2009 and the inflation in medical care costs is expected to continue, we are not changing the rates. The same rates as currently approved will continue to be used in 2009.

The enclosed rates are intended to be effective through year-end 2009 and will apply to in-force business only. With these rates the required anticipated loss ratio standard of your state for this form will be met.

We'd sincerely appreciate your expedited review for approval of this filing. Please feel free to correspond with us via SERFF, fax to (312) 396-5906 or e-mail d.willis@banklife.com.

## Company and Contact

### Filing Contact Information

Diana Willis, Actuarial Analyst II  
600 West Chicago Avenue  
Chicago, IL 60610  
d.willis@banklife.com  
(312) 396-7658 [Phone]  
(312) 396-5906[FAX]

### Filing Company Information

Bankers Life and Casualty Company  
600 West Chicago Avenue  
Chicago, IL 60610  
(312) 396-6000 ext. [Phone]  
CoCode: 61263  
Group Code: 233  
Group Name:  
FEIN Number: 36-0770740  
State of Domicile: Illinois  
Company Type:  
State ID Number:

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## Filing Fees

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? No  
Fee Explanation: \$50.00 per Pre-Standardized combined experience rate filing x 1 rate filing = \$50.00  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Bankers Life and Casualty Company	\$50.00	06/19/2008	20997555

<i>SERFF Tracking Number:</i>	<i>BNLB-125703348</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Bankers Life and Casualty Company</i>	<i>State Tracking Number:</i>	<i>39355</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>MS021 Individual Medicare Supplement - Pre-Standardized</i>	<i>Sub-TOI:</i>	<i>MS021.000 Medicare Supplement - Pre-Standardized</i>
<i>Product Name:</i>	<i>Pre-Standardized Pool</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Filed	Stephanie Fowler	06/25/2008	06/25/2008

SERFF Tracking Number:	BNLB-125703348	State:	Arkansas
Filing Company:	Bankers Life and Casualty Company	State Tracking Number:	39355
Company Tracking Number:			
TOI:	MS021 Individual Medicare Supplement - Pre-Standardized	Sub-TOI:	MS021.000 Medicare Supplement - Pre-Standardized
Product Name:	Pre-Standardized Pool		
Project Name/Number:	/		

## Disposition

Disposition Date: 06/25/2008

Implementation Date:

Status: Filed

Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Bankers Life and Casualty Company	0.000%	\$0	72	\$	0.000%	0.000%	0.000%

<i>SERFF Tracking Number:</i>	<i>BNLB-125703348</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Bankers Life and Casualty Company</i>	<i>State Tracking Number:</i>	<i>39355</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>MS021 Individual Medicare Supplement - Pre-Standardized</i>	<i>Sub-TOI:</i>	<i>MS021.000 Medicare Supplement - Pre-Standardized</i>
<i>Product Name:</i>	<i>Pre-Standardized Pool</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Filed	No
Rate	Rate Sheet	Filed	Yes
Rate	Rate Sheet	Filed	Yes
Rate	Rate Sheet	Filed	Yes
Rate	Rate Sheet	Filed	Yes
Rate	Rate Sheet	Filed	Yes
Rate	Rate Sheet	Filed	Yes

SERFF Tracking Number:	BNLB-125703348	State:	Arkansas
Filing Company:	Bankers Life and Casualty Company	State Tracking Number:	39355
Company Tracking Number:			
TOI:	MS021 Individual Medicare Supplement - Pre-Standardized	Sub-TOI:	MS021.000 Medicare Supplement - Pre-Standardized
Product Name:	Pre-Standardized Pool		
Project Name/Number:	/		

## Rate Information

Rate data applies to filing.

<b>Filing Method:</b>	SERFF
<b>Rate Change Type:</b>	Neutral
<b>Overall Percentage of Last Rate Revision:</b>	0.000%
<b>Effective Date of Last Rate Revision:</b>	01/01/2008
<b>Filing Method of Last Filing:</b>	SERFF

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Bankers Life and Casualty Company	0.000%	0.000%	\$0	72		0.000%	0.000%

SERFF Tracking Number: BNLB-125703348 State: Arkansas

Filing Company: Bankers Life and Casualty Company State Tracking Number: 39355

Company Tracking Number:

TOI: MS021 Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre- Standardized

Product Name: Pre-Standardized Pool

Project Name/Number: /

## Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:		Attachments
Filed	Rate Sheet	GR-73S	Revised	Previous State Filing Number:	36809	Rate Sheet - GR-73S.pdf
Filed	Rate Sheet	GR-75R	Revised	Previous State Filing Number:	36809	Rate Sheet - GR-75R.pdf
Filed	Rate Sheet	GR-A002	Revised	Previous State Filing Number:	36809	Rate Sheet - GR-A002.pdf
Filed	Rate Sheet	GR-A020	Revised	Previous State Filing Number:	36809	Rate Sheet - GR-A020.pdf
Filed	Rate Sheet	P1-56566-A	Revised	Previous State Filing Number:	36809	Rate Sheet - P1-56566-A.pdf
Filed	Rate Sheet	P1-67720-A	Revised	Previous State Filing Number:	36809	Rate Sheet - P1-67720-A.pdf

BANKERS LIFE AND CASUALTY COMPANY  
Chicago, Illinois

Annual Premium Rates\*

Policy Form GR-73S

Male or Female

Age at Issue

All	Part A Deductible	\$489.27
	Part A Other	44.18
	Part B Deductible	98.51
	Nursing Home	276.54
	Other	826.25
	Full Coverage	<u>1,734.75</u>

These rates are for 2009.

Certain coverage components of the policy are optional. To delete coverage for these components, subtract the premium shown above from the premium for full coverage.

\*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583	for Monthly Bank Draft/Payroll Deduction
0.515	for Semi-Annual
0.2625	for Quarterly
0.09167	for Renewal Direct Bill

## BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Annual Premium Rates\*  
Policy Form GR-75R

Male or Female

Age Last Birthday At Issue	Part A Deductible	Part B Deductible	Basic Part B Coverage	Basic Part A Coverage	Other Part B Coverage
ALL AGES	567.05	124.58	1,035.48	42.87	607.85

These rates are intended for calendar year 2009.

Certain coverage components of the policy are optional. The Part A Deductible and Part B Deductible coverages are optional. The Other Part B Coverage is defined as expenses in excess of Medicare approved and are considered usual and customary (optional). Premiums for coverage of less than 100% of the excess usual and customary expenses are reduced proportionately.

\* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction  
0.515 for Semi-Annual  
0.2625 for Quarterly  
0.09167 for Renewal Direct Bill

## BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Annual Premium Rates\*  
Policy Form GR-75R

Male or Female

Age Last Birthday At Issue	Part A Deductible	Part B Deductible	Basic Part B Coverage	Basic Part A Coverage	Other Part B Coverage
ALL AGES	432.87	95.13	790.68	32.40	463.85

These rates are intended for calendar year 2009.

Certain coverage components of the policy are optional. The Part A Deductible and Part B Deductible coverages are optional. The Other Part B Coverage is defined as expenses in excess of Medicare approved and are considered usual and customary (optional). Premiums for coverage of less than 100% of the excess usual and customary expenses are reduced proportionately.

\* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction  
0.515 for Semi-Annual  
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0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY  
Chicago, Illinois

Annual Premium Rates\*  
Policy Form GR-A002  
Male or Female

Age At Issue	Part A Deductible Coverage	Basic Part B Coverage	Basic Part A Coverage	Part B Deductible Coverage	Other Part B Coverage	Per \$100 Part B Policy Deductible	Home Health Care	Private Room Package
All	629.56	1,344.43	58.14	181.31	830.83	171.93	699.81	418.80

These rates are intended for calendar year 2009.

The premium for a policy with a Policy Deductible on Usual and Customary excess charges is determined by adding the premium for Part A Deductible (if selected), Basic Part A Coverage, Basic Part B Coverage, Part B Deductible Coverage (if selected), Other Part B Coverage and subtracting the Per \$100 Part B Deductible times the Part B Deductible divided by 100.

\*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction  
0.515 for Semi-Annual  
0.2625 for Quarterly  
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY  
Chicago, Illinois

Policy Form GR-A020

Premium Rates

The enclosed rates are intended for calendar year 2009.

The total premium for a policy is obtained by:

- 1) Adding the premium for Basic Part A and Basic Part B Coverage;
- 2) Adding the premium for Part A Deductible Coverage (optional);
- 3) Adding the premium for Part B Deductible Coverage (optional);
- 4) Adding the premium for Other Part B Coverage (optional);
- 5) Subtracting the Per \$100 Part B Policy Deductible premium times  
the Part B Policy Deductible divided by 100 (optional);
- 6) Adding the premium for the Private Room Package (optional);

## BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Policy Form GR-A020

Annual Premium Rates\*

Male or Female

Issue Age	Part A Coverage		Part B Coverage			Per \$100 Part B Policy Deductible	Private Room Package
	Deductible	Basic	Basic	Deductible	Other		
All	589.52	58.91	1,309.84	159.27	802.25	140.68	404.61

\* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction  
0.515 for Semi-Annual  
0.2625 for Quarterly  
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY  
Chicago, Illinois

Policy Form GR-A020

Premium Rates

The enclosed rates are intended for calendar year 2009.

The total premium for a policy is obtained by:

- 1) Adding the premium for Basic Part A and Basic Part B Coverage;
- 2) Adding the premium for Part A Deductible Coverage (optional);
- 3) Adding the premium for Part B Deductible Coverage (optional);
- 4) Adding the premium for Other Part B Coverage (optional);
- 5) Subtracting the Per \$100 Part B Policy Deductible premium times  
the Part B Policy Deductible divided by 100 (optional);
- 6) Adding the premium for the Private Room Package (optional);

For inforce business, it is our expectation that premiums will not change for the first three policy years. If experience develops more adversely than anticipated we may require rate changes before that time. If required, these changes will be filed for approval.

## BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Policy Form GR-A020

Annual Premium Rates\*

1990 Issues

Male or Female

Issue Age	Part A Coverage		Part B Coverage			Per \$100 Part B Policy Deductible	Private Room Package
	Deductible	Basic	Basic	Deductible	Other		
All	\$498.21	\$50.29	\$1,065.26	\$101.56	\$652.25	\$119.48	\$342.11

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0.2625 for Quarterly  
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## BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Policy Form GR-A020

Annual Premium Rates\*

1991 Issues

Male or Female

Issue Age	Part A Coverage		Part B Coverage			Per \$100 Part B Policy Deductible	Private Room Package
	Deductible	Basic	Basic	Deductible	Other		
All	\$492.54	\$49.42	\$1,019.77	\$135.49	\$624.32	\$119.48	\$337.85

\* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction  
0.515 for Semi-Annual  
0.2625 for Quarterly  
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Policy Form GR-A020

Annual Premium Rates\*

1992 Issues

Male or Female

Issue Age	Part A Coverage		Part B Coverage			Per \$100 Part B Policy Deductible	Private Room Package
	Deductible	Basic	Basic	Deductible	Other		
All	\$482.72	\$48.76	\$1,001.88	\$135.49	\$613.09	\$119.48	\$331.09

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0.08583 for Monthly Bank Draft/Payroll Deduction  
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 0.2625 for Quarterly  
 0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY  
Rate Sheet for P1-56566-A  
Medicare Supplement Policy

\*Annual Premium Rates  
For 2009 Benefit Levels

<u>MALE AND FEMALE</u>					
AGE	BASIC POLICY (1)	PART A DEDUCTIBLE (2)	20% PART B (3)	SKILLED NURSING (4)	MISC. CASH (5)
All	\$1,518.97	\$363.16	\$374.40	\$268.91	\$305.45

- (1) Basic Policy Rates
- (2) Subtract this premium if Part A deductible is not to be included
- (3) With the base policy, pays 100% of billed charges up to a maximum of 120% of Medicare allowable charges
- (4) Pays Private Duty Nurse benefit and pays 12.5% of the Medicare Part A initial hospital deductible for 21st to 100th day of confinement in a non-Medicare approved skilled or intermediate nursing facility
- (5) Pays an additional \$30 for each day of hospital confinement

\* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction  
0.515 for Semi-Annual  
0.2625 for Quarterly  
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY  
Rate Sheet for P1-67720-A  
Medicare Supplement Policy

\*Annual Premium Rates  
For 2009

AGE	PLAN 1
All	\$1,277.55

AGE	PLAN 2
All	\$1,874.71

AGE	PLAN 2 WITH SNF RIDER
All	\$2,640.85

PLAN 3'S SKILLED NURSING FACILITY INDEMNITY BENEFIT

SELECTED INDEMNITY PER DAY  
(Amount to be added to Plan 2 premium)

\$10	\$15	\$20	\$25	\$30	\$35	\$40	\$45	\$50	\$55
\$3.70	5.55	7.40	9.25	11.10	12.95	14.80	16.65	18.50	20.35

BANKERS LIFE AND CASUALTY COMPANY

Rate Sheet for P1-67720-A

Medicare Supplement Policy

\*Annual Premium Rates

PLAN DESCRIPTIONS

Plan 1 Benefits: Plan 2 benefits except no skilled nursing facility or private duty nursing benefits and a \$200 deductible for Medicare Part B

Plan 2 Benefits: Medicare Part B coinsurance with a \$0 deductible. For SNF benefits - Pays Medicare skilled nursing deductible for a Medicare approved skilled nursing facility, 21st to 100th days. Includes a private duty nurse benefit.

SNF Rider: Pays Medicare skilled nursing deductible for a non-Medicare approved skilled and intermediate nursing facility, 1st to 100th days. Rider rate sheet is attached.

Plan 3 Benefits: Pays amount selected for each day after 100th day of confinement in a medicare approved nursing home facility, for up to 730 days.

\* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583	for Monthly Bank Draft/Payroll Deduction
0.515	for Semi-Annual
0.2625	for Quarterly
0.09167	for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY  
Rate Sheet for Rider R1-54506-A  
To Be Used With Policy Form P1-67720-A  
Medicare Supplement - Excess Part B Benefit

Annual Premium Rates\*  
For 2009

DESCRIPTION

This optional benefit pays 100% of excess charges  
up to a maximum of 20% of Medicare allowable charges.

<u>ISSUE AGE</u>	<u>BOTH MALE &amp; FEMALE</u>
ALL	\$633.05

\* To Determine the Bank Draft (P.P.S.P.) or Payroll Deduction  
(P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates  
multiply the Annual Rates, as given above, by the appropriate  
factor show below:

0.08583 for Monthly Bank Draft/Payroll Deduction  
0.515 for Semi-Annual  
0.2625 for Quarterly  
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY  
Rate Sheet for Rider R1-68993-A  
To Be Used With Policy Form P1-67720-A  
Supplemental Nursing Facility Benefit Rider

Annual Premium Rates\*  
For 2009

DESCRIPTION

Pays Medicare skilled nursing deductible for a non-Medicare approved skilled and intermediate nursing facility, 1st-100th days.  
Premium amount to be added to Plan 2 premiums.

<u>ISSUE AGE</u>	<u>BOTH MALE &amp; FEMALE</u>
ALL	\$766.14

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0.09167 for Renewal Direct Bill